Santana	ler	
BUYER LITH ADDRESS 150 CITY BATESVI	HARV IONA	I

MOTOR VEHICLE RETAIL INSTALLMENT SALES CONTRACT SIMPLE FINANCE CHARGE

PHONE CO-BUYER GUADALUPE HARVILLE ADDRESS 150 IONA WAY CITY BATESVILLE STATE AR ZIP72501 PHONE The Buyer is referred to as "you" or "your." The Seller is referred to as "we" or "us." This contract may be transferred by the Seller. PROMISE TO PAY: The credit price is shown below as the "Total Sales Price." The "Cash Price" is also shown below. By signing choose to purchase the vehicle on credit according to the terms of this contract. You agree to pay us the Amount Financed, Fina any other charges in this contract. You agree to make payments in U.S. funds according to the Payment Schedule in this contract. Pour agree to keep all the promises in this agreement even if the others do not. You have thoroughly inspected, accepted, and approved the vehicle in all respects. VEHICLE IDENTIFICATION	this contract, you noce Charge, and
CO-BUYER 150 IONA WAY ADDRESS 150 IONA WAY CITY BATESVILLE STATE AR ZIP72501 PHONE STATE The Seller is referred to as "we" or "us." This contract may be transferred by the Seller. PROMISE TO PAY: The credit price is shown below as the "Total Sales Price." The "Cash Price" is also shown below. By signing the choose to purchase the vehicle on credit according to the terms of this contract. You agree to pay us the Amount Financed, Finally any other charges in this contract. You agree to make payments in U.S. funds according to the Payment Schedule in this contract. You have thoroughly inspected, accepted, and approved the vehicle in all respects. VEHICLE IDENTIFICATION	ince Charge, and
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VEHICLE IDENTIFICATION	
YEAR MAKE MODEL VEHICLE IDENTIFICATION NUMBER CHARGER 2C3CDXBG3CH245173 DEMONSTRATOR DEMONSTRA	, OR HOUSEHOLD
Trade-in: Make Model	
Year VIN License No FEDERAL TRUTH-IN-LENDING DISCLOSURES PROPERTY INSURANCE. You must	
ANNUAL FINANCE Amount Total of Total Sale insured against damage or loss in owe. You must keep this insurance of the control o	n the amount you until you have paid
The cost of your credit as a yearly rate. amount the credit provided to you or on your behalf. cost you. cost you. credit provided to you or on your behalf. cost you. cost you. credit provided to you or on your behalf. cost you. will have paid after you purchase on credit, including your down payments as scheduled. property Insurance from anyone your proof of insurance you already have be authorized to do business in Text us proof of property insurance. You means the policy in	ou want or provide e.The insurer must as.You agree to give nust name us as the
6.50 % \$ 5687.56 \$ 26629.64 \$ 32317.20 \$ 35317.20 If any insurance is checked below ficates from the insurance companies terms, conditions, and deductibles.	w, policies or certi- es will describe the
Number of Amount of When Payments Payments Are Due	
Or as follows Or as follows Life and Credit Disability	y Insurance
Late Charge: If we do not receive your entire payment within 15 days after it is due (10 days if you are buying a heavy commercial vehicle), you will pay a late charge of 5% of the scheduled payment. Prepayment. If you pay all that you owe early, you will not have to pay a penalty. Security Interest. We will have a security interest in the vehicle being purchased. Credit life insurance and credit disabilities required to obtain credit. They will not be sign and agree to pay the extra cost. You not buy these insurance coverages will credit approval process.	provided unless you our decision to buy or
Additional Information: See this document for more information about nonpayment, default, security interests, and any required repayment in full before the scheduled date.	A TermN/A TermN/A
1 Cash Price (including any accessories, services, taxes,	A Term V/A A Term N/A
N/A	· term · · · ·
2 Total Downpayment = (if negative, enter "0" and see Line 4A below) Gross Trade-In Pay Off Made By Seller S N/A (Insurance Company	0
= Net Trade In \$ N/A (Home Office Addres N/A Credit life insurance pays only the amo	ount you would owe if
+ Other (describe) / A + Other (describe) / A + Other (describe) / A - Othe	
otal Downpayment 575749 64 (2) premium is not fixed or approved by	
4 Other Charges Including Amounts Paid to Others on Your Behalf You want the insurance indicated abo	ve.
(Seller may keep part of thase amounts.): A Net trade-in payoff to	
Company or Companies.	Date
Disability \$ N/A \$ 750 00	
C Other Optional Insurance Paid to Insurance Company or Companies D Official Fees Paid to Government Agencies N/A N/A Optional Insurance C The optional insurance described below is credit. It will not be provided unless you sign.	s not required to obtain
1) (6) /A s N/A extra cost. Your decision to buy or not buy the coverages will not be a factor in the credit of N/A s N/A Term i	nese optional insurance approval process.
S N/A Coverage 72 Month E Dealer's Inventory Tax (if Not Included in Cash Price) \$ N/A GAP*	15 0.00 m
F Sales Tax (if Not Included in Cash Price) G Other Taxes (if Not Included in Cash Price) S N/A N/A N/A N/A N/A	S N/A
H Government License and/or Registration Fees 1.00 'If the vehicle is determined to be a total will pay us the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the difference between the pure state of the pay is the pay is the pay is the difference between the pure state of the pay is the	roceeds of your basic
Government Certificate of Title Fees J Government Vehicle Inspection Fees S N/A S ON/A Collision policy and the amount you owe your deductible. You can cancel that insufer for 10 days from the date of this contract	urance without charge
K Deputy Service Fee Paid to Dealer L Documentary Fee (Cargo Documental) N/A If the box next to a premium for an insurar above is marked, that premium is not fixed to the premium is not fixed to	
A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW,	<u></u>
DOCUMENTARY FEE MAY NOT EXCEED A REASONABLE AMOUNT AGREED TO BY THE PARTIES. THIS NOTICE IS REQUIRED BY LAW. UN CARGO DOCUMENTAL NO ES UN CARGO OFICIAL. LA LEY NO EXIGE QUE SE IMPONGA UN (Home Office Address	
CARGO DOCUMENTAL. PERO ÉSTE PODRÍA COBRARSE A LOS COMPRADORES POR EL MANEJO You want the optional coverages for the company of the company o	which premiums are
M Other Charges (Seller must identify who is paid and describe purpose) Buyer's signature 05	5/19/12 Date
describe purpose.) N/A Co-Buyer's signator N/A Co-Buyer's signator N/A	Date
N/A S N/A S N/A COVERAGE FOR PERSON	INSURANCE NAL LIABILITY
N/A S N/A S N/A S N/A OTHERS.	E CAUSED TO
N /A 	
Total Other Charges and Amounts Paid to Others on Your Behalf Amount Financed (3 + 4) 5 Amount Financed (3 + 4) 5 (5)	
CONSUMER CREDIT COMMISSIONER NOTICE	
To contact SANTANDER CONSUMER USA about this account, call	Blvd., Austin,
The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign the and retain its right to receive a part of the Finance Charge.	
Any change to this contract must be in writing. Both you and we must sign it. No oral changes to this contract are enforceable.	
2 Alaman	
Buyer X Co-Buyer · X Co-Buyer · X See back for other important agreements.	
CONSUMER WARNING: Notice to the buyerDo not sign this contract before you read it or if it contains any to you are entitled to a copy of the contract you sign. Under the law, you have the right to pay off in advance owe and under certain conditions may save a portion of the finance charge. You will keep this contract to	e all that you
BUYER'S ACKNOWLEDGEMENT OF CONTRACT RECEIPT: YOU AGREE TO THE TERMS OF THIS CON ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF IT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT.	

- ⇒ 4	05/19/12	1 201	A	05/19/1
Buyer Signs X	Date Co-Buv	er Sians X		Date
7 7 7 7				
Co-Buyers and Other Owners — A co-buyer is a perso	n who is responsible for paying the entire del	ot. An other owner is a person whose	ame is on the title to	o the vehicle but
done not have to pay the debt. The other owner agrees to				-

THIS CONTRACT IS NOT VALID UNTIL YOU AND WE SIGN IT.

Seller assigns its interest in this contract to Santander Consumer USA Inc. +8555 N Stemmons Plwy - Dallas, TX 75247 - (214) 634-1110 (Assignee) under the terms of Seller's agreement(s) with Assignee. XX Assigned without ☐ Assigned with recourse ☐ Assigned with limited recourse

OTHER TERMS AND CONDITIONS

- FINANCE CHARGE AND PAYMENTS **HOW WE FIGURE THE FINANCE CHARGE.** We figure the Finance Charge
 - Under the true daily earnings method, the Finance Charge will be figured by applying the daily rate to the unpaid portion of the Amount Financed for the number of days the unpaid portion of the Amount Financed is outstanding. The daily rate is 1/365th of the Annual Percentage Rate. The unpaid portion of the Amount Financed does not include late charges or return check charges.

using the true daily earnings method as defined by the Texas Finance Code.

- HOW WE WILL APPLY YOUR PAYMENTS. We will apply your payments in
 - the following order: 1. earned but unpaid finance charge; and
 - 2. to anything else you owe under this agreement. HOW LATE OR EARLY PAYMENTS CHANGE WHAT YOU MUST PAY. We
 - based the Finance Charge, Total of Payments, and Total Sale Price as if all payments were made as scheduled. If you do not timely make all your

final scheduled payment is due.

YOUR OTHER PROMISES TO US

payments in at least the correct amount, you will have to pay more Finance Charge. If that happens, your last payment will be more than your final scheduled payment, or at our option, you will have to pay more payments of the same amount as your scheduled payment with a smaller last payment. If you make scheduled payments early, your Finance Charge will be reduced

(less). If you make your scheduled payments late, your Finance Charge will

increase. We will send you a notice telling you about these changes before the

INTEREST AFTER MATURITY. If you do not pay all you owe when the final

payment becomes due, or you do not pay all you owe if we demand payment

- in full under this contract, you will pay an interest charge on the amount that is still unpaid. That interest charge will be the higher rate of 18% per year or the maximum rate allowed by law, if that rate is higher. The interest charge for this amount will begin the day after the final payment becomes due.
- That person will then have all our rights, privileges, and remedies. SPECIAL PROVISIONS FOR BALLOON PAYMENT CONTRACTS. A
- balloon payment is a scheduled payment more than twice the amount of the
- average of your scheduled payments, other than the downpayment, that are due before the balloon payment. You can pay all you owe when the balloon payment is due and keep your vehicle. If you buy the vehicle primarily for personal, family, or household use, you can enter into a new written agreement

- to refinance the balloon payment when due without a refinancing fee. If you refinance the balloon payment, your periodic payments will not be larger or more often than the payments in this contract. The annual percentage rate in the new agreement will not be more than the Annual Percentage Rate in this
 - contract. This provision does not apply if your Payment Schedule has been adjusted to your seasonal or irregular income.

USE AND TRANSFER OF THE VEHICLE. You will not sell or transfer the

vehicle without our written permission. If you do sell or transfer the vehicle, this

will not release you from your obligations under this contract, and we may

charge you a transfer of equity fee of \$25.00 (\$50 for a heavy commercial

vehicle). You will promptly tell us in writing if you change your address or the address where you keep the vehicle. We agree you may remove the vehicle

from the U.S. for 72 hours or less, if the vehicle will continue to be covered by

the insurance this contract requires. Otherwise, you agree not to remove the

CARE OF THE VEHICLE. You agree to keep the vehicle free from all liens,

and claims except those that secure this contract. You will timely pay all taxes,

fines, or charges pertaining to the vehicle. You will keep the vehicle in good repair. You will not allow the vehicle to be seized or placed in jeopardy or use

it illegally. You must pay all you owe even if the vehicle is lost, damaged or

destroyed. If a third party takes a lien or claim against or possession of the

vehicle, we may pay the third party any cost required to free the vehicle from all liens or claims. We may immediately demand that you pay us the amount

paid to the third party for the vehicle. If you do not pay this amount, we may

repossess the vehicle and add that amount to the amount you owe. If we do not repossess the vehicle, we may still demand that you pay us, but we cannot

SECURITY INTEREST. To secure all that you owe on this contract and all your

The vehicle including all accessories and parts now or later attached

All insurance proceeds and other proceeds received for the vehicle;

Any insurance policy, service contract or other contract financed by us

Any refunds of charges included in this contract for insurance, or service

This security interest also secures any extension or modification of this contract.

AGREEMENT TO KEEP VEHICLE INSURED. You agree to have physical

damage insurance covering loss or damage to the vehicle for the term of this

OUR RIGHT TO PURCHASE REQUIRED INSURANCE IF YOU FAIL TO

KEEP THE VEHICLE INSURED. If you fail to give us proof that you have insurance, we may buy physical damage insurance. We may buy insurance that

covers your interest and our interest in the vehicle, or we may buy insurance that

covers our interest only. You will pay the premium for the insurance and a finance

charge at the contract rate. If we obtain collateral protection insurance, we will

PHYSICAL DAMAGE INSURANCE PROCEEDS. You must use physical .

damage insurance proceeds to repair the vehicle, unless we agree otherwise

in writing. However, if the vehicle is a total loss, you must use the insurance

proceeds to pay what you owe us. You agree that we can use any proceeds

from insurance to repair the vehicle, or we may reduce what you owe under

this contract. If we apply insurance proceeds to the amount you owe, they will be applied to your payments in the reverse order of when they are due. If your insurance on the vehicle or credit insurance doesn't pay all you owe, you must pay what is still owed. Once all amounts owed under this contract are

The certificate of title must show our security interest in the vehicle.

contract. The insurance must cover our interest in the vehicle.

mail notice to your last known address shown in our file.

paid, any remaining proceeds will be paid to you.

NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

vehicle from the U.S. without our written permission.

compute a finance charge on this amount.

promises in it, you give us a security interest in:

and any other goods financed in this contract;

and any proceeds of those contracts; and

- TRANSFER OF RIGHTS. We may transfer this contract to another person.
- You file bankruptcy, bankruptcy is filed against you, or the vehicle becomes involved in a barikruptcy. You break any of your proinises in this agreement.

order of your payments.

DEFAULT. You will be in default if:

IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

You do not pay any amourt when it is due:

You allow a judgment to be entered against you or the collateral; or

RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT

CHARGES. If we get a refund on insurance or service contracts, or other contracts

included in the cash price, we will subtract it from what you owe. Once all amounts

your payments in the reverse order of when they are due, unless we decide to

apply it to another part of your cebt. The amount of the credit and all finance

charge or interest on the credit will be applied to your payments in the reverse

LATE CHARGE. You will pay u's a late charge as agreed to in this contract

You give false, incomplete, or misleading information on a credit

owed under this contract are paid, any remaining refunds will be paid to you. APPLICATION OF CREDITS. Any credit that reduces your debt will apply to

- If you default, we can exercise our rights under this contract and our other rights
- OUR RIGHT TO DEMAND PAYMENT IN FULL. If you default, or we believe in
- good faith that you are not going to keep any of your promises, we can demand that you immediately pay all that you owe. We don't have to give you notice that
- we are demanding or intend to demand immediate payment of all that you owe.
- REPOSSESSION. If you default, we may repossess the vehicle from you if we do so peacefully. If your vehicle has an electronic tracking device, you agree
- that we may use the device to find the vehicle. If any personal items are in the vehicle, we can store them for you and give you written notice at your last known address shown on our records within 15 days of discovering that we have your personal items. If you do not ask for these items back within 31 days from the day we mail or deliver the notice to you, we may dispose of them as applicable law allows. Any accessory, equipment, or replacement part stays
- YOUR RIGHT TO REDEEM. If we take your vehicle, we will tell you how much you have to pay to get it back. If you do not pay us to get the vehicle back, we can sell it or take other action a lowed by law. Your right to redeem ends when the vehicle is sold or we have entered into a contract for sale or accepted the collateral as full or partial satisfaction of a contract. DISPOSITION OF THE VEHICLE. If you don't pay us to get the vehicle back, we can sell it or take other action allowed by law. We will send you notice at

interest. If we take or sell the vehicle, you will give us the certificate of title and

COLLECTION COSTS. If we hire an attorney who is not our employee to enforce this contract, you will pay reasonable attorney's fees and court costs

as the applicable law allows. You will also pay our reasonable out-of-pocket

that we can claim benefits under these contracts to the extent allowable, and terminate them to obtain refunds of unearned charges to reduce what you

prevails over all other parts of this contract and over all our other acts.

Unless the seller makes a written warranty, or enters into a service

contract within 90 days from the date of this contract, the seller

This provision does not affect any warranties covering the vehicle that

Spanish Translation: Guía para compradors de vehículos usados. La

overrides any contrary provisions in the contract of sale.

any other document required by state law to record transfer of title.

least 10 days before we sell it. We can use the money we get from selling it to pay allowed expenses and to reduce the amount you owe. Allowed expenses are expenses we pay as a cirect result of taking the vehicle, holding it, preparing it for sale, and selling it. If any money is left, we will pay it to you unless we must pay it to someone else. If the money from the sale is not enough to pay all you owe, you must pay the rest of what you owe us plus

with the vehicle.

- expenses incurred in connection with retaking, holding, and selling the vehicle as the applicable law allows. CANCELLATION OF OPTIONAL INSURANCE AND SERVICE CONTRACTS. This contract may contain charges for insurance or service contracts or for services included in the cash price. If you default, you agree
 - owe or repair the vehicle. If the vehicle is a total loss because it is damaged or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.
 - INTEGRATION AND SEVERABILITY CLAUSE This contract contains the entire agreement between you and us relating to the sale and financing of the vehicle. If any part of this contract is not valid, all
 - LEGAL LIMITATIONS ON OUR RIGHTS If we don't enforce our rights every time, we can still enforce them later. We will exercise all of our rights in a lawful way. You don't have to pay finance charge or other amounts that are more than the law allows. This provision

other parts stay valid.

- 7.
- información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto to la disposición en contrario contenida en el contrato de venta. 8. **APPLICABLE LAW** Federal and Texas law apply to this contract.
- makes no warranties, expreis or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

SELLER'S DISCLAIMER OF WARRANTIES

- the vehicle manufacturer may provide. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form

Entered 09/01/15 15:27:29

Desc

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL

This PROVISION applies to this contract only if the vehicle financed in the contract was purchased for personal, family, or household use.

VEHICLE IDENTIFICATION NUMBER

YEAR

MODEL CGS

BODY TYPE 4D

TITLE NUMBER

2C3CDXBG3CH245173

2012

DODG

DATE OF FIRST SECURITY INTEREST 05-01-2012

FIRST LIENHOLDER CODE

SANTANDER CONSUMER USA PO BOX 961288 FT WORTH

TX 76161 - 0288

FIRST LIEN RELEASED BY

SIGNATURE

RELEASE DATE

SANTANDER CONSUMER USA

PO BOX 967588

76161 - 0288 FT WORTH TX

STATE OF TENNESSEE DEPARTMENT OF REVENUE

VEHICLE/IDENTIFICATION NUMBER : 🎉 YEAR 🐭 📜 MAKE/ 🛝 MODEL

#BODY:TYPE

2C3CDXBG3CH245173

2012 DODG CGS

NEW USED DEMO X

PREVIOUS TITLE NO

PREV STATE

AR

SALES OR USE TAX

ODOMETER

PREV OTHER TITLE ST:

DATE TITLE ISSUED

AR

07-24-2015

REMARKS

DATE VEHICLE ACQUIRED 05-01-2012

ACTUAL MILEAGE

KEITH HARVILLE AND GUADALUPE HARVILLE

2792 LAFAYETTE DR

THOMPSONS STAT TN 37179

SATISFACTORY PROOF OF OWNERSHIP HAVING BEEN SUBMITTED UNDER TENNESSEE CODE ANNOTATED, 55-3-101, TITLE TO THE MOTOR VEHICLE DESCRIBED ABOVE IS VESTED IN THE OWNER'S NAME HEREIN. THIS OFFICIAL CERTIFICATION OF TITLE IS ISSUED FOR SAID MOTOR VEHICLE.

FIRST LIEN RELEASED BY

SIGNATURE ...

RELEASE DATE

DATE OF FIRST SECURITY INTEREST 05-01-2012 FIRST LIENHOLDER CODE SANTANDER CONSUMER USA

PO BOX 961288 FT WORTH

...

TX 76161 - 0288

HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE

Page 3 of 3 Exhibit